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AUTHOR Kuo, Cheng
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ABSTRACT

A study investigated the learning of consumer skills by adolescents, using two theoretical approaches--the social learning and the family communication pattern approaches. It was hypothesized that (1) assuming that parents are more experienced consumers than are adolescents, frequent discussion with parents on consumption matters are likely to enhance children's learning of intelligent consumer behaviors, and (2) assuming the concept-oriented family communication pattern fosters consumer behaviors geared to evaluating alternatives according to their objective and functional attributes, adolescents from this type of family are more likely to be active in information seeking and price shopping before buying. Subjects, seventh, tenth, and twelfth grade students from lower, middle, and upper socioeconomic backgrounds, selected from three school districts in southeastern Michigan, completed a questionnaire. Both hypotheses were largely supported. Results showed that parents seemed to serve as role models for the teenage consumers, and that peer-child communication also contributed to the learning of consumer skills. Findings also indicated that the concept-oriented family communication pattern had a direct effect on adolescent knowledge of consumer skills. Results suggested that the two theories work together to explain the socialization outcome, and that the integration of the two different theoretical perspectives into a single model presents a more holistic view of how teenagers learn to be intelligent consumers. (Tables of data are included, notes and a bibliography are appended.) (NKA)

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THE LEARNING OF CONSUMER SKILLS IN ADOLESCENTS: AN ECLECTIC APPROACH

Dr. Cheng Kuo
Department of Communication
Central Connecticut State University
New Britain, Conn. 06050
Tel:(203)827-7491

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The Learning of Consumer Skills in Adolescents: An Eclectic Approach

(Paper presented at the Division of Theory and Methodology)

By

Dr. Cheng Kuo
Department of Communication
Central Connecticut State University
1615 Stanley Street,
New Britain, CT 06050
Tel:(203)827-7491

Abstract

Two theoretical approaches--the social learning approach and the family communication pattern approach-- were used and integrated in examining the learning of consumer skills in adolescents. The LISREL covariance analysis was used in testing the proposed models. A combined model was also run to get insights into whether the two theories worked jointly in affecting the process of consumer learning. Results from the study showed that frequent newspaper reading and communicating with parents and peers regarding consumption matters enhanced the learning of consumer skills. A concept-oriented family communication pattern was found to indirectly work its effect through interpersonal communication to influence the learning of consumer skills. The two theoretical models should be integrated in future studies of socialization issues.

Adolescence is a crucial period for socialization. It is a time provided by society for the developing youngster to learn to behave like a mature adult and to try out various new social roles. During this time, the youngster needs to acquire various skills and attitudes that will prepare him or her to become an appropriately adjusted adult who can contribute to society in meaningful ways (Dusek, 1977). Learning to be a rational and sensible consumer functioning in a marketplace is one of the social roles for which adolescents need to acquire appropriate skills and attitudes.

Learning is impossible without some form of communication. The major mechanisms pertaining to the social learning processes —reinforcement, modeling, and social interaction— involve both mass media communication and interpersonal communication. Social discussion and consultation; whereas, modeling and reinforcement both involve (a) receiving communication through observation and feedback, and (b) responding through behaving in accordance with the expected norms. The crucial point is the perceiving and communicating of the positive and negative social feedback by the individual and between the individual and his/her significant others. It is these positive and/or negative social reinforcements that motivate the individual to either learn or unlearn a certain behavior.

The social learning theories have been widely adopted in the study of children's and adolescents' consumer socialization in earlier and Moore, 1982; Ward and Wackman, 1971). The family communication pattern approach (Chaffee, McLeod and Wackman, 1973; Sheinkopf, 1973), which has been used in investigating teenagers' acquisition of knowledge about political and public affairs, but has not been applied to empirically investigate the learning of a consumer role. Although Moschis (1985) proposed a number of theoretical propositions regarding the role of family communication in consumer socialization of children and adolescents, a test through empirical data has not yet been done.

The two theoretical approaches mentioned above involve, to a varying extent,

either interpersonal communication or mediated communication (e.g., mass media communication). However, no one has ever tried to combine the two theoretical models and use them to investigate the socialization issues. Therefore, the main objectives of this study are: firstly, to examine empirically how well each theoretical approach explains the learning of consumer skills in adolescents and secondly, to get insights into whether and how the two theories can be integrated in studying the socialization outcome.

A versatile multiple-indicator and causal-modeling method—Linear Structural Relationship (LISREL) covariance analysis—was used in testing the hypotheses. With this structural equation approach, one is able to accomplish two objectives: (a) to assess and compare the relative explanatory ability of each competing theoretical model, and (b) to integrate the competing theories in one structural model so as to examine whether the competing theories actually work jointly to affect the socialization outcome. Theoretical Backgrounds

Consumer socialization is defined as: adolescents' acquisition of values, norms, knowledge, skills, attitudes, motives, and behaviors relevant to their functioning as consumers in the marketplace as well as in the social world. (Kuo, 1986) Among the wide variety of consumer behavior and orientations, learning of consumer skills is the focal outcome variable that was investigated in this study. According to the norms prescribed in most consumer educational texts (Herrmann, 1983), a rational consumer is supposed to behave in the market transaction in line with the following expectations:

(a) S/he should shop around looking for the best price instead of buying things impulsively.

(b) S/he should actively seek information and advice about those products with high prices and high perceived risks.

(c) S/he should be able to evaluate skeptically the selling claims made in advertisements.

(d) S/he should budget expenses wisely and save money for the future.

More expectations can be added to this list with regard to the "socially desirable"

attributes and expectations of a rational consumer. Based on these norms suggested in the consumer educational texts, the author developed the concept of "consumer skills" which involves rational and socially desirable consumption behaviors demonstrated by a sensible and wise consumer.

The major objectives of the study was to call upon different theoretical frameworks and to integrate them in studying the acquisition of consumer skills. Brief summaries of the major ideas and related empirical study results of each theoretical model are presented in the following sections.

The Social Learning Model

Social learning model emphasizes sources of influence—commonly known as "socialization agents"—which transmit values, norms, knowledge, skills, and behaviors to the learner. These socialization agents may be any person or organization in direct or frequent contact with the learner, or in positions of primacy over, or saliency to the learner, or in control of social reinforcements for the learner.

Three mechanisms related to consumption orientations have been specified under the social learning model by the author:

(1)Reinforcement (social feedback)—praising or criticizing the youngsters about the things they bought or about their purchasing habits.

(2)Observational learning (modeling)—imitative on vicarious learning of consumption related orientations from role models (e.g., parents, peers, media figures).

(3)Social interaction—the individual discusses consumption related issues with parents, peers, or other significant social referents.

Role modeling and social feedback are crucial factors in determining if a specific behavior will be attended to, retained in memory, acquired in schema, and performed later in similar contexts. The greater the expected probability of reward, the more likely the subject is to learn and perform the behavior. Conformity to peer group trends in consumption behavior can be explained in terms of seeking social approval

from peers. Peer influence seems to change during adolescence, susceptibility increasing most during early- to mid-adolescence (Allen and Newston, 1972). Social acceptance and popularity with peers are highly valued by most adolescents. Vener and Hoffer(1965) reported that youths most frequently choose their peers as the people they aspire to emulate in their patterns of dress. Younger adolescents tend to refer to their mothers more frequently than do those adolescents in the higher grades.

Though peer influence increases considerably as children enter mid-adolescence (James, 1971; Kanter, 1970; Teter, 1966), parental influence still predominates in areas of more long-term concern, such as moral values, code of behavior, and religious beliefs. Peer influence tends to dominate in the realms of fads, music, dress, language and some aspects of social behavior such as dating (Fauman, 1966; Ford and Ellis, 1980; Huba and Bentler, 1980; Jennings and Neimi, 1968; Munns, 1972-1973; Stoneman and Brody, 1981). Only those adolescents poorly adjusted to their families tended to rely heavily on peers for emotional and social support.

Consumer socialization often occurs in the forms of observation and vicarious learning. In earlier studies (Marshall and Magnider, 1960; Strauss, 1952) significant correlations have been found to exist between children's experiences with money and the extent to which parents "spent money wisely." If children acquire consumer skills through observation and imitation on many occasions, then exposure to mass media may also provide such learning opportunities and experiences. Bandura (1971) argues that material objects may acquire social meanings that product endorsers transmit to children by means of granting "make-believe" social reinforcement and promises. When the depicted outcome of using or not using a certain product is viewed as real by naive children, they may imitate the product endorser's behavior and make purchase influence attempts. Aspect of mass media content—Hollywood, television, and sports celebrities— have some impact on adolescent dress behavior. In the interpersonal realm, they conclude that those persons with whom adolescents interact on a personal,

intimate basis exert relatively greater influence upon their clothing behavior than those with whom they interact on an impersonal, more formal basis.

Family Communication Pattern Approach

In studying political communication, McLeod and Chaffee (1973) developed a typology of parent-child communication based on the two dimensions of "socio-oriented" and "concept-oriented" communication patterns. They assess that the two-dimensional typology identify qualitatively distinct and meaningful environments for youngsters which have different socialization outcomes.

The Socio-oriented communication tends to produce deference and to foster harmonious and pleasant social relationships at home. Children in homes characterized by such a communication environment may be taught to avoid controversy and to repress their feelings on extra-personal topics. They may be taught to give in on arguments with adults rather than risk offending others.

The concept-oriented communication focuses on positive constraints that help children to develop their own views about the world. Parents may, for instance, encourage a child to weigh all alternatives before making a decision, or they may expose him/her to controversy, either by openly discussing an issue or by discussing it with other adults in the child's presence.The two dimensions of communication patterns produce a four-fold typology of the following family communication patterns: (a)laissez-faire, (b)protective, (c)pluralistic, and (d)consensual.

The relationship between family communication patterns and political socialization has been well documented for adolescent populations (Chaffee, McLeod and Wackman, 1973; Sheinkopf, 1973). The author borrowed and applied this model to study consumer socialization of the teenagers. In this study, the author chose to predict the socialization outcome variables using only the two dimensions.

Antecedent Social Structural Factors

Some social structural variables were also included and treated as antecedents.

These antecedent variables are age and socioeconomic level. Age may serve as an indicator of many things including cognitive developmental stage, location of life cycle, cumulation of life experience, length of schooling, saliency of different developmental tasks and so forth. In other words, age is a developmental variable but in a multi- dimensional sense.

There has been plenty of literature demonstrating that people from different social class tend to hold different values and attitudes toward life and across a variety of issues (Estvan,1952, 1965; Katz, 1964; Kohn, 1976, Kohn, Schooler and Miller, 1983; Miller and Swanson, 1958). Viewed from the perspective that a particular social class is a group of individuals who share a common culture and manifest similar life styles, the concept of social class should be useful for understanding and predicting various consumption phenomena. Since human behavior is determined in large part by the particular elements of culture which are learned and transmitted from generation to generation, different social classes should exhibit differences in values, motives, and other precursors to consumption behavior.

Socio-economic background, in effect, play an essential part in locating individuals in their social environment. These locations, in turn, affect the learning process and the final outcomes of consumer socialization. Most studies of consumer behavior have paid some attention to socioeconomic status and have treated it either as an antecedent or as a major explanatory variable. Positive relationships were found to exist between, on the one hand, children's experience with and knowledge of money, and on the other hand, age, IQ scores, and socio-economic status (Marshall and Magnider, 1960; Strauss, 1952). Williams (1970) concluded that children from upper socioeconomic family backgrounds demonstrate greater knowledge of economic concepts than their counterparts from lower socio-economic backgrounds. Warner (1960) and Martineau (1957) also noted that social class helps to predict the hierarchy of things for which people wish to spend money. The further apart two people are in social class, the

greater the difference will be in their usage, purchase, and understanding of a product, especially among value-expressive products. These results tend to refute the contention of Bieda and Kassarjian (1969) that differences in social class with regard to product preference have disappeared because of common exposure to mass media.

Hypotheses

H1: Assuming that parents as a group are more skillful and experienced consumers than are adolescents as a group, frequent discussion with parents on consumption matters and frequent observations of parents' consumption behavior are likely to enhance the children's learning of socially desirable or intelligent consumer behaviors such as comparing prices, saving money, and expressing grievances against defective goods.

H2: The concpet-oriented family communication pattern fosters consumer needs and behaviors geared to evaluating alternatives according to their objective and functional (non-social) attributes. Adolescents from homes in which a concept-oriented communication style is emphasized are more likely to be active in information seeking, and price shopping before buying things.

Research Methods

Data Collection

Ideally, a longitudinal panel study would be most suitable for studying the change dynamics in the process of socialization. However, constrained by a small research budget, a one-wave cross-sectional survey was conducted to collect the data for this study. Using a cross-sectional survey including adolescents from different age groups is an alternative way of studying the socialization processes. The underlying assumption of this approach is that older adolescents and young adolescents from similar social backgrounds can represent the same subjects at different points in the life cycle.

Consumer behavior is very much related to a person's social class as social class defines the person's financial status and influences his or her social values and attitudes. Therefore, efforts were made to maximize the variations in the respondents' socioeconomic backgrounds by selecting teenagers from rich as well as less affluent school districts.

In order to assure variation in socioeconomic status and age respondents were selected from different grades in schools serving communities of different socioeconomic statuses. That is, the sample contained 7th, 10th and 12th grades from lower, middle, and upper socioeconomic backgrounds. The secondary schools were located in three southeastern counties of Michigan—Washtenaw, Wayne, and Oakland— and varied widely as to average socioeconomic level [1]. The schools selected were relatively equal in size. Because selection was dependent upon whether school authorities granted permission for doing the survey in their school. The sample of this study was not a probability sample; rather, it was a purposive convenience sample and it met the purpose and requirement of this study very well.

Measurement of The Theoretical Variables

The Social Learning Variables

The social learning model emphasizes sources and processes of influence. Both mass media communication and interpersonal communication are important learning processes for the adolescents in acquiring consumer skills. Multiple indicators were used for most of the variables. Four social learning constructs were used in the proposed model. They are (a) the total time of television viewing, (b) the frequency of reading hard news in newspapers, (c) the frequency of communicating with parents on consumption related matters, and (d) the frequency of communicating with peers on consumption related matters. The Cronbach's alphas of the scales are presented in the note. [2]

The Family Communication Patterns

The measure used in the study asked children "how often the parent told the child not to say things that make other people angry," "how often the parent told the child to talk to others with different opinions," and "how often the parent encouraged the child to question others." A five-point scale was used to measure the frequency. The Cronbach alpha for the measure of a concept-oriented communication pattern is 0.66.

The Socioeconomic Level of the Adolescent's Family

A composite measure of socioeconomic level (SEL) developed by Bachman (1970) was adopted for this study. It consists of 7 items: (1)Father's occupational status. (2)Mother's occupational status (if mother also works). (3)Father's education. (4)Mother's education. (5)Possessions in the home. (6)Number of books in the home. (7)Number of rooms per person in the home.

The father's and mother's occupations were coded according to Duncan's socioeconomic index of occupations (Reiss,1961). The Cronbach alpha for this composite measure is 0.75 [3].

Consumer Skills

Consumer skills include market transactions and practices of budgeting, money savings and bargaining activities. In brief, consumer skills refer to the extent to which the adolescent demonstrates those intelligent consumption behaviors which are in line with rational, utilitarian and economic principles. The subjects were asked how often they practice such things as "shopping around before buying something that costs a lot of money," "checking sale information in the mass media before buying things," "collecting and keeping coupons for future redemption to save money," and so forth. The Cronbach alpha for this measure is 0.68. Perceived Parent's consumer skills

Perceived Parent's Consumer Skills

In addition to teenagers' consumer skills, the perceived parents' consumer skills was also included in the model as an antecedent factor. Parents are usually the models of smart shoppers for their children. Discussions of advertising messages and consumption matters often provide the youngsters good opportunities to learn to be smart shoppers. Accompanying parents during shopping trips also provides opportunities of observational learning for children. They are perceptual measures. Each teenager was asked to report how often his/her parent(s) demonstrated those intelligent consumer behaviors mentioned above. It was expected that if children perceived parents as wise consumers, they would be more likely to talk with parents on consumption related matters. It is

important that parents have to be wise consumers themselves, otherwise, they would not cast positive influence on their child's learning of consumer skills. By including this perceptual concept, the author wants to make sure the parents did serve as role models for their child on consumption matters. This scale has three indicators and a Cronbach alpha of 0.67.

Results and Discussion

Two focal hypotheses were proposed and tested in this study. The LISREL covariance structural analysis was the technique used in analyzing the data. In using the LISREL covariance analysis, several assumptions are implied. First, the observed indicators are assumed to be multinormally distributed [4]. Second, the residuals (zetas) are assumed to be uncorrelated with the exogenous latent variables (xis). And third, the measurement errors (epsilons) are assumed to be independent from xis, etas, and zetas but may correlate among themselves (Joreskog and Sorbom, 1981). Under these assumptions, covariances and Pearson correlations in conjunction with the maximum likelihood procedure were used to estimate the parameters. Pearson correlation matrices with pair-wise deletions were used for the input matrices. Theoretically, it is assumed that the standard errors of the parameter estimates may be downward biased when the input matrix is a standardized correlation matrix rather than an unstandardized covariance matrix. However, this would not create a serious problem here because most of the observed variables in this study were measured by a standardized five-point scale. Besides, a recent study (Babakus, Ferguson, and Joreskog, 1987) has shown that LISREL generally overestimates all standard errors thus the effects of standardization is not significant.

H1: Assuming that parents as a group are more skillful and experienced consumers than are adolescents as a group, frequent discussion with parents on consumption matters and frequent observations of parents' consumption behavior are likely to enhance the children's learning of socially desirable or intelligent consumer behaviors such as comparing prices , saving money, and expressing grievances against defective goods.

This hypothesis was tested by a LISREL covariance analysis. The structural model (Figure 1) is based primarily on a social learning perspective, while controlling some important antecedent social structural variables. The three latent exogenous constructs are: socioeconomic level (xi 1), age (xi 2), and perceived parent's consumer skills (xi 3). The five latent endogenous constructs—four social learning variables and one outcome variable—are: total time of television viewing (eta 1), reading newspaper for information (eta 2), communication with parents on consumption matters (eta 3), communication with friends on consumption matters (eta 4), and adolescents' consumer skills (eta 5).

Although the focal hypothesis is regarding the relationship between teenage consumer skills and the frequency of parent-child communication on consumption matters, however, relationships between the outcome variable (eta 5) and the other latent variables had to be specified in order to run a LISREL model (Bollen, 1985; Carmines and McIver, 1981). The specifications made were also based on previous research findings. For instances, previous studies have shown that age is associated with the frequency of parent-child communication in general. Starting from the early adolescence, teenagers begin to reach out for social support, emotional support, and group identity from peers (Allen and Newton, 1972; Dusek, 1977). As a result, parent-child communication may decrease as the youngsters mature; meanwhile, peer communication increases as a function of the adolescents' age. Age and socioeconomic status were both found to influence people's uses of mass media (Faber, Brown, and Mcleod, 1979; James, 1971). Even the social learning forces were found to reinforce one another in the process of socialization (Kuo, 1985). All these relationships specified in the model could also be written in the forms of hypotheses. To avoid the cumbersomeness of listing all of them as hypotheses, the current author chose to present one hypothesis which the author is most interested in.

Parameter estimates

This model has a good fit which is shown by the various model fitting indices.

The chi square ratio is 2.62; the adjusted goodness of fit index has a value of .876; the root mean square residuals is .066; and the CN value is 197.57, which is very close to the criterion of 200 (Hoelter, 1983). The total coefficient of determination for structural equations is 0.595. Approximately 51 per cent of the variance in the teenage consumers' skills has been accounted for by this model.

In line with the hypothesis, frequent communication with parents on consumption related matters was found to lead to better consumer skills in teenage consumers (beta=.214). In addition, frequent communication with peers also had a direct effect on the learning of consumer skills (beta=.169).

Socioeconomic level did not directly affect consumer skills. Age per se showed no direct effect on teenage consumer skills, either. Rather, both seemed to work through media exposure and interpersonal communication to influence consumer skills. SES level was negatively related to TV viewing (gamma= −.143) but positively associated with newspaper reading (gamma= .359) and with communication with parents (gamma=.160). Television viewing showed little direct impact on the learning of consumer skills, but both newspaper reading and communication with parents contributed positively in the learning of consumer skills. As a result, SES level may be viewed as indirectly affecting the learning of consumer skills via mass media and interpersonal communication on consumption-related topics.

With increasing age, there was less communication with parents but more communication with friends; in turn, these two factors influenced the learning of consumer skills. In other words, older adolescents were less likely to discuss consumption related matters with parents than were younger adolescents (gamma= −.340). Meanwhile, there was a tendency for teenagers to talk with peers on consumption and money matters more frequently as they grew older (gamma=.145). These developmental changes in child-parent communication and child-peer communication on consumption-related topics are consistent with previous research

findings.

Total time of television viewing had no direct impact on teenage consumer skills, but it affected how often teenagers talked about consumption-related matters with friends (gamma=.10). Exposure to newspapers was found to encourage communication with parents on consumption matters (gamma=.133) and also to lead to better consumer skills (gamma=.301). This is also consistent with the research findings by Moschis and associates (1978, 1982). Age was found to be positively associated with newspaper reading (gamma=.218) but negatively related to TV viewing (gamma=−.171). Older adolescents read newspapers more frequently but watched less TV than did younger adolescents. The perceived parents' consumer skills had the strongest direct causal effect on their children's consumer skills (gamma=.523). In addition, communication with parents on buying things occurred often when the adolescents perceived their parents to be smart consumers (gamma=.314).

Discussion

Hypothesis 1 is largely supported. Parents seemed to serve as role models for the teenage consumers. In addition, peer-child communication also contributed positively to the learning of consumer skills. In other words, it seems that the more frequently adolescents talked with others, be they parents or peers, the better consumer skills they learned. Frequent discussion of consumption-related topics also indicates that this topic is salient and interesting to adolescent. If consumption matters are of high saliency and high interest to an individual, they also lead to frequent discussion. Consequently, frequent discussion of consumption topics increased the teenager's consumer skills.

The perceived parents' consumer skills had both direct and indirect effects on the children's skills as consumers. The indirect effect went through communication—a significant path goes from the perceived parents' skills to communication with parents (gamma=.314) and another path from communication with parents to teenage consumer

skills (beta=.214). In other words, when parents were perceived as wise consumers, their children were more likely to discuss consumption-related matters with them and to look at them as role models for learing various intelligent consumer skills. As a result, these children had a better chance of learning to be wise consumers. Reading hard news, namely, news about government, economic and social issues in newspapers, had a substantially strong contribution (beta=.301) to the development of consumer skill among teenagers. The heavy newspaper readers were also likely to report that they read sales advertisements in newspapers. To check sales information in mass media before buying things is certainly a smart way to save money and to save time shopping.

Previous studies found that age had a significant influence on teenage consumer skills. But results from this study tended to modify the previous finding—age per se had no direct impact on teenage consumer skills at all, rather, it worked through a process of communication with and learning from parents and friends. In other words, older adolescents are not necessarily smarter consumers than younger adolescents, they need to go through the process of social learning from reference groups, and from mass media in order to acquire such desirable and intelligent consumer skills.

H2 : The concept-oriented family communication pattern fosters consumer needs and behaviors geared to evaluating alternatives according to their objective and functional (non-social) attributes. Adolescents from homes in which a concept-oriented communication style is emphasized are more likely to be active in information seeking, and price shopping before buying things.

This hypothesis was also tested by way of a LISREL structural model (Figure 2). This structural model is based primarily on the family communication pattern approach. The three exogenous latent constructs in this model are exactly the same as those in the previous model. The two endogenous constructs are concept-oriented communication pattern (FCPS eta 1) and teenage consumer skills (eta 2). The path was specified flowing from communication pattern toward the outcome—teenage

consumer skills.

Parameter estimates

This model also has a very good fit, as indicated by the four model-fitting indices. The chi square ratio is 2.57; the adjusted goodness of fit is .914; the root mean square residuals is .054; and the Critical N value is 216.68. Total coefficient of determination for structural equations is .446. Approximately 42 per cent of the variance in consumer skills has been accounted for by the model.

Hypothesis 2 is generally supported. A significant path was found between family communication and teenage consumer skills (beta= .227). The zero-order correlation between the two latent constructs was even higher (r=.416).

Socioeconomic level showed a direct causal effect on the concept-oriented communication pattern (gamma=.290), but it had no direct effect on consumer skills. This indicates that concept-oriented discussions between parents and children were more common in those high SES homes. To be more specific, parents in high SES homes tended to encourage their children to exercise independent thinking and to express their own viewpoints than did those parents in lower SES homes. Age was a very poor predictor which had no effect on either endogenous latent construct.

The perceived parents' consumer skills had a strong causal linkage toward teenage consumer skills (gamma=.531), as well as toward the family communication pattern (gamma=.371).

Discussion

Hypothesis 2 is largely supported. The concept- oriented family communication pattern was found to have a direct effect on the learning of consumer skills in adolescents. The factor of the perceived parents' consumer skills was an even more important causal agent which not only had a direct impact on the socialization outcome, it also worked through family communication to influence the learning of consumer skills.

However, a question that may be raised here is that the concept-oriented communication pattern refers to the parent-child communication style in general rather than dealing with topic-specific matters such as how to be a wise consumer. Conceptually, something seems to be missing between the concept of a general family communication pattern and the learning of consumer skills. It is possible that the observed relationship between the family communication pattern and teenage consumer skills was a spurious one—the learning of consumer skills was caused by a third factor which was also related to the family communication pattern. It is possible that other "true factors" were not included in the model.

A Combined Model: the Social Learning Approach and the Family Communication pattern Approach

In order to compare the explanatory ability of the two theoretical models presented above, one needs to control the central theoretical factors in the same context. A combined structural model (Figure 3) was run in which the social learning approach and the family communication pattern approach were integrated in the same model. The combined model is almost identical to the social learning model except for the inclusion of the concept-oriented family communication pattern (eta 5). It is possible that the two theoretical models actually worked hand in hand to influence the learning of consumer skills of the adolescents.

The six latent endogenous constructs in this model are the four social learning variables (eta 1, eta 2, eta 3, eta 4) plus the concept-oriented communication pattern (eta 5) and consumer skills of the adolescents (eta 6). The three latent exogenous constructs are exactly the same as those in the other two models.

This model also has a very good fit to the data, as indicated by the various indices. The model fitting indices for each model, squared multiple correlations for structural equations, and total coefficient of determination for structural equations are summarized in Table 1.

Comparing the three models concerning the acquisition of consumer skills of

teenagers, the social learning approach seemed to be more powerful than the family communication pattern approach. The former alone explained 52 per cent of the variance in the outcome variable. When the construct of the concept-oriented family communication pattern was added to the combined model, the percentage of the explained variance in consumer skills increased only slightly—up to .54 per cent. In Model 2, the family communication pattern approach explained 42 per cent of the variance in teenage consumer skills. In Model 3, it was found that the concept-oriented family communication pattern failed to show a significant impact on teenage consumer skills when the social learning variables were present.

The magnitude of the path coefficient between the family communication pattern (eta 3) and teenage consumer skills (eta 4) decreased drastically from Model 2 to Model 3 from .227 to .017. Though the direct effect diminishes, the paths of indirect effect are quite obvious, as shown in the graph. The concept-oriented family communication pattern seemed to work through the social learning constructs to influence the learning of consumer skills. Significant structural relationships were found to exist between the family communication pattern and the two interpersonal communication constructs. The concept-oriented communication pattern seemed to lead to frequent communication with both parents and friends on consumption-related matters (betas=.339, .278).

Conceptually, the direction of the paths should go from the family communication pattern to interpersonal communication on consumption matters because the former refers to the communication style in general, the latter deals with specific topics. In other words, adolescents from homes in which parents encourage discussions of ideas and viewpoints were more likely to talk about consumption-related topics with others—be they parents or friends. In a sense, the concept-oriented family communication pattern did not directly affect the socialization outcome. Rather, it worked by way of interpersonal communication on consumption matters to affect the learning of consumer

skills.

The concept-oriented communication style at home was also found to encourage newspaper reading (beta=.235). In turn, newspaper reading contributed positively to the learning of consumer skills (beta=.253). This interrelationship between newspaper reading and the family communication pattern formed another indirect path to influence teenage consumer skills. Except for the changes discussed in the above, all the other parameter estimates remained relatively stable. All the relationships existed in the social learning model (Model 1) also held in the combined model (Model 3).

Based on the results from the three LISREL models concerning the learning of consumer skills, the author reaches a conclusion stated as follows: the explanatory ability of the social learning approach is better than that of the family communication pattern approach. The latter should be incorporated into the former because the major theoretical constructs in both models deal with communication—communication on specific topics (i.e. consumption matters), and a communication style in general.

Conclusion

In this study, different theoretical approaches were adopted to examine the acquisition of various consumer skills in teen-age consumers. A versatile multiple-indicator causal modeling approach—Linear Structural Relationship (LISREL) covariance analysis—was used in testing the hypotheses in a complex context, in which the competing explanatory factors were controlled.

It is believed that the two theories actually work hand in hand in explaining the socialization outcome. The contribution of this study lies in the fact that it brings together different theoretical perspectives and tries to integrate them in one single model with a view to presenting a more holistic picture of how teenagers learn to be smart consumers. Results from the analyses have provided some tentative answers to the research questions raised in this study.

Consistent with previous research findings, communication with parents and

peers on consumption matters and newspaper reading were associated with better consumer skills. By including a perceptual variable of parents' consumer skills, the author fills in the missing link between perceiving parents as role models and actual discussing consumption related matters with parents. In comparing the two different theoretical approaches, it was found that the social learning approach was the more powerful one in explaining the learning of consumer skills.

There were some interesting findings regarding the structural relationships between the two theoretical approaches: the concept-oriented communication pattern at home was found to encourage communication with both parents and peers on consumption matters. It was also found to lead to frequent newspaper reading in teenagers. These two models involve communication at varying levels, they need to be integrated and investigated together.

Of course, there are some caveates that should be mentioned:

(1) There may be reciprocal causal paths between some of the theoretical constructs such as media exposure and interpersonal communication (Kuo, 1985). However, the author imposed some constraints on the model and specified only one-way paths so as to avoid the technical problem of estimating non-recursive models. The trade-offs are that the fit of the model to the data may not be maximized and that the explanatory ability of the entire model may not be optimized. When the primary concern is not with the structural relationship among the various intermediate endogenous variables, a strategy of this kind for parameter specification may be pardoned.

(2) Perceptual measures were used in measuring the construct of parents' consumer skills. There may be a problem of response bias. But the measurement item of parents' consumer skill asked the children to report their parents' behavior instead of attitudes and beliefs. Therefore, less perceptual inaccuracy is expected because the questions asked about overt and specific behaviors of the parents. As

long as random guesses were not a serious problem in the data, the perceptual bias may still provide valid data. The author was quite aware that a certain level of discrepancy may exist between the perceived parents' attitudes and the actual parents' attitudes. It may be argued that it was the perception of reality that influenced the youngsters' cognition, attitude, and behavior. In other words, social reality lies in what gets perceived rather than in what is actually there.

Finally, this study is a fruitful one in spite of its potential problems. It explored some untouched issues and will shed some light for researchers interested in conducting research in this area. The author has sufficient faith in the study results. With the versatile LISREL technique, an attempt was made to present a more holistic picture of what has been going on as teenagers learn to be normative consumers. Results from this study may provide a valid representation of reality.

Assuming the role of an intelligent consumer requires the ability to search for information and use relevant information to attain the goal of maximizing consumer satisfaction. Being a smart consumer is not an inborn characteristic. A child's consumer skills do not improve automatically as he or she grows older, rather, it requires learning and education. Results from this study will certainly help consumer educators understand how young people develop consumption related skills, attitudes, and behaviors.

Moreover, findings from this study have also demonstrated that the communication pattern model— can be integrated in future studies of other adolescent socialization issues. With this combined-model approach, we may be able to get some insights into how mass media communication and interpersonal communication work jointly in affecting the socialization outcomes.

Notes

1. Based on the criterion of per capita income of the school district, the three participating school districts met the author's goal for selection very well. The Bloomfield Hills district, which had a per capita income of $21,245, was the most affluent district of the three. Redford Union stood about in the middle with a per capita income of $8,639. Willow Run was the least affluent , with a per capita income of $7,790. The student population sizes of the three districts are about the same according to the 1984 report by school districts. Therefore, the sample of adolescents did contain wide variations in terms of their socioeconomic background.

2. Since multiple items were used in the questionnaire to measure most of the major variables (or constructs), it was a necessary procedure to check the measurement reliability for each multiple-item scale before that construct was used in any analysis. Cronbach's alpha, one of the most popular measures of internal consistency or equivalency (Zeller and Carmines, 1980), was computed for each scale. Those items associated with high inter-correlations were selected and summed up to form the index to be used in further analyses.

The Cronbach alpha of each scale and a description of how each index was constructed are reported in the following section.

(a) The total time of television viewing. Respondents were asked to report about how much time they spend, "in an average school week," watching television. This is a single indicator construct which has been used in earlier studies. This construct was included so that the author may compare the result with those from earlier studies.

(b) Exposure to newspapers has four indicators: newspaper reading time, frequency of reading news about government/ politics, economic and social issues, and news about the local community. This construct conceptually reflects the pattern of reading newspaper forinformation rather than for entertainment. The Cronbah alpha for this composite measure is 0.65.

(c) Cmmunication with parents/peers on consumption matters. Respondents were asked to indicate how often they went shopping and how often they talked about buying things, budgeting and saving, products advertised etc. with either parents or peers. Communication with parents on consumption matters has five items and has a Cronbah alpha of 0.63. The scale of "communication with peers on consumption matters" has five items and a Cronbach alpha of 0.85. However, in the LISREL analyses, the number of indicators for each construct was cut down because of the necessity for parsimony.

3. Though the composite measure of socioeconomic level (SEL) has seven items, however, in the LISREL analysis only four indicators with the highest intercorrelations were included in the model for the reason of parsimony. The four indicators were: list of household properties, father's occupation, father's education, and mother's education.

4. The author has checked the distributions of the observed indicators which were used in LISREL analyses. None of them were extremely skewed. Scatterplots were also made to examine whether there were non-linear relationships between the major theoretical variables.

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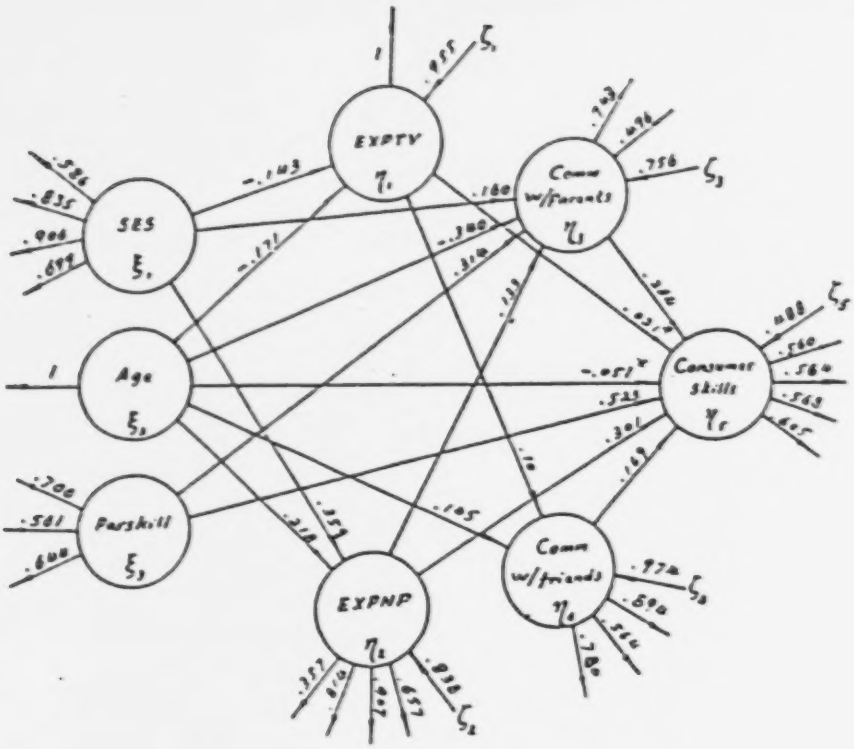
Table 1: Indices of the Goodness of Fit for Models 1, 2 and 3

Index	Model 1	Model 2	Model 3
Chi Square	505.63	213.40	578.05
d. f.	193	83	255
Chi Square Ratio	2.62	2.57	2.27
Critical N	197.57	216.68	223.72
Goodness of Fit	0.906	0.940	0.906
Adjusted Goodness of Fit	0.876	0.914	0.880
RSMR	0.066	0.054	0.058
R^2	0.595	0.446	0.624
r^2 (eta)	0.512	0.419	0.542

Notes: SMSR: Root Mean Square Residuals

R^2 : Total Coefficient of Determination for Structural Equations

r^2 : Squared Multiple Correlation for Structural Equation (for the outcome)



*insigficant at .05 level

Chi Square: 505.63 d.f.: 193 Chi Square Ratio: 2.62

Goodness of Fit Index: .906

Adjusted Goodness of Fit Index: .876

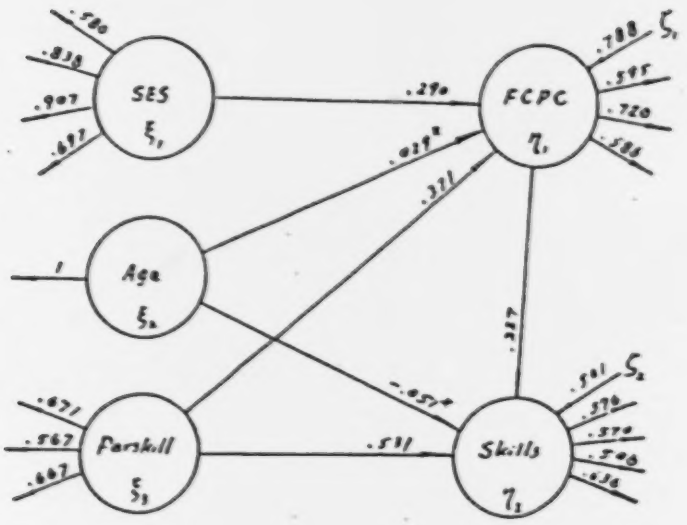
Root Mean Square Residuals: .066

Critical N: 197.57

Total Coefficient of Determination for Structural Equations: .595

Squared Multiple Correlation for Structural Equation (eta 5): .512

Figure 1: Social Learning Approach to the Learning of Consumer Skills



* insignificant at .05 level

Chi Square: 213.40 d.f.: 83 Chi Square Ratio: 2.57

Goodness of Fit Index: .940

Adjusted Goodness of Fit Index: .914

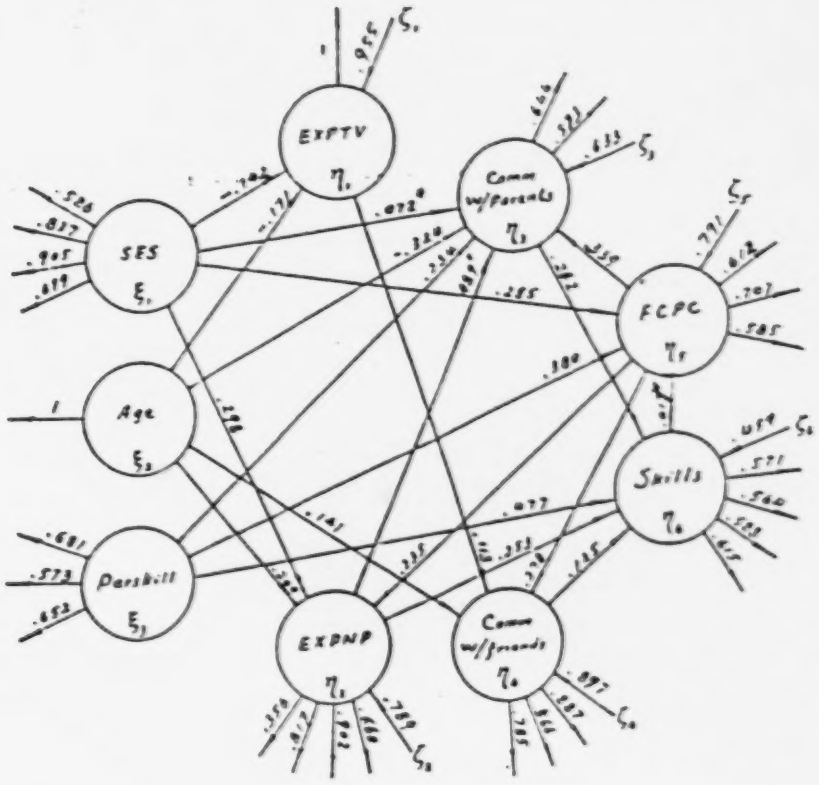
Root Mean Square Residuals: .054

Critical N: 216.68

Total Coefficient of Determination for Structural Equations: .446

Squared Multiple Correlation for Structural Equation (eta 2): .419

Figure 2: Family Communication Pattern Approach to the Learning of Consumer Skills



x insignificant at .05 level

Chi Square: 578.05 d.f.: 255 Chi Square Ratio: 2.27

Goodness of Fit Index: .906

Adjusted Goodness of Fit Index: .880

Root Mean Square Residuals: .058

Critical N: 223.72

Total Coefficient of Determination for Structural Equations: .624

Squared Multiple Correlation for Structural Equation (eta 6): .624

Figure 3: A Combined Model of the Learning Of consumer Skills in Adolescents